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United States Bankruptcy Court Eastern District of New York

In re:
Anthony J Pucciarelli
Debtor

Case No. 19-42299-cec Chapter 7

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2019. db Anthony J Pucciarelli, 78 Olympia Blvd, Staten Island, NY 10305-4312 +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, smq Brooklyn, NY 11201-3739 +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, smg Albany, NY 12240-0001 Caliber Home Loans, PO Box 619063, 9531058 Dallas, TX 75261-9063 9531059 po box 830016, Baltimore, MD 21201 Chase Home Loans, 9531066 PO Box 11863, Newark, NJ 07101-8163 NYC Water Board, 9610628 +NYC Water Board, Andrew Rettig, Assistant Counsel, 59-17 Junction Blvd, 13th Floor, Elmhurst, NY 11373-5188 +U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Fein, String Condense Pond Suite Cl03, Westbury, NY 11590-5119 Elmhurst, NY 11373-5188 9534910 c/o Fein, Such & Crane, LLP, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Aug 06 2019 18:41:52 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Aug 06 2019 18:41:37 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10 EDI: AMEREXPR.COM Aug 06 2019 22:33:00 American Express Travel, PO Box 9815 New York, NY 10014-9449 9531057 PO Box 981540, El Paso, TX 79998-1540 EDI: WFNNB.COM Aug 06 2019 22:33:00 9531060 Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 EDI: WFNNB.COM Aug 06 2019 22:33:00 Co PO Box 182125, 9531061 Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789 EDI: IIC9.COM Aug 06 2019 22:33:00 PO Box 64437, 9531062 IC System, Saint Paul, MN 55164-0437 EDI: TSYS2.COM Aug 06 2019 22:33:00 Macy's/dsnb, PO Box 8053, 9531063 Mason, OH 45040-8053 9531064 +EDI: MID8.COM Aug 06 2019 22:33:00 Midland Funding LLC, 8875 Aero Dr, San Diego, CA 92123-2255 9531065 E-mail/Text: Bankruptcies@nragroup.com Aug 06 2019 18:42:07 National Recovery Agency, Harrisburg, PA 17106-7015 PO Box 67015, TOTAL: 9

**** BYPASSED RECIPIENTS ****

NONE. TOTAL: 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2019 at the address(es) listed below:

Debra Kramer dkramer@kramerpllc.com;trustee@kramerpllc.com, ny73@ecfcbis.com
Kevin Zazzera on behalf of Debtor Anthony J Pucciarelli kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Tammy L Terrell Benoza on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9
Master Participation Trust By Caliber Home Loans, INC., as its attorney in fact
bankruptcy@feinsuch.com

TOTAL: 4

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| Information to identify the case: | | |
|-----------------------------------|---|--|
| Debtor 1 | Anthony J Pucciarelli | Social Security number or ITIN xxx-xx-8256 |
| | First Name Middle Name Last Name | EIN |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN |
| | | EIN |
| United States E | Bankruptcy Court Eastern District of New York | |
| Case number: | 1-19-42299-cec | |

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Anthony J Pucciarelli

IT IS FURTHER ORDERED:

- Debra Kramer (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: August 6, 2019 <u>s/ Carla E. Craig</u> United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DF7